

UTILITY PATENT APPLICATION TRANSMITTAL

 DUPLICAT

Address to: Commissioner for Patents Box PATENT APPLICATION Washington, DC 20231	Attorney Docket No. BEU/AMBANI
	First Named Inventor (or identifier) Sonal Sheth AMBANI
	Total Pages

Transmitted herewith is a patent application under 37 CFR 1.53(b).

Entitled:	SYSTEM AND METHOD FOR PROVIDING FINANCIAL SERVICES TO CHILDREN AND TEENAGERS
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1. Submitted herewith are the following:

45 pages of specification.

1 Abstract.

12 sheets of drawings.

21 claims.

1 Oath/Declaration signed by each inventor.

0 Preliminary Amendment.

1 Information Disclosure Statement.

1 page of Form PTO-1449, and one copy of each document listed thereon.

0 Assignment of the invention, Cover Sheet, and payment of the \$_____ recordal fee.

0 certified copy of application no. _____ filed in _____. Priority is claimed.

1 check in the amount of \$ 404.00 including any assignment recordal fee.

2. SMALL ENTITY STATUS IS ASSERTED pursuant to 37 CFR 1.27 for this application.

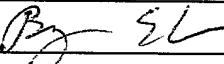
3. The Commissioner is authorized to credit any overpayment and charge any deficiency in any fees required under 37 CFR 1.16 and/or 1.17, to Deposit Account No. 02-0200.

4. Insert before the first sentence of the specification: -- This application claims the benefit of provisional application number _____ filed _____. --

5. Insert before the first sentence of the specification: -- This application is a Continuation-in-part of nonprovisional application number _____ filed _____. --

6. Other: Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i).

The registered practitioners representing applicant(s) are J. Ernest Kenney, Reg. No. 19,179; Eugene Mar, Reg. No. 25,893; Richard E. Fichter, Reg. No. 26,382; Thomas J. Moore, Reg. No. 28,974; Joseph DeBenedictis, Reg. No. 28,502; and Benjamin E. Urcia, Reg. No. 33,805.

THE FILING FEE IS CALCULATED AS FOLLOWS:			Basic Fee:	\$710.00
Total Claims:	21	- 20 =	1	X \$18 = \$18.00
Independent Claims	4	- 3 =	1	X \$80 = \$80.00
Correspondence Address. BACON & THOMAS, PLLC 625 Slaters Lane, 4 th Floor Alexandria, VA 22314-1176			Multiple Dependent Claim (add \$270.00)	
			Subtotal \$808.00	
			50% Reduction if Small Entity Status: \$404.00	
Phone: 703-683-0500 Fax: 703-683-1080			Total:	\$404.00
Date:	Name:		Signature:	Reg. No.
February 2, 2001	BENJAMIN E. URCIA			33,805

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number

**REQUEST AND CERTIFICATION
UNDER
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor

Sonal Sheth AMBANI

Title

SYSTEM AND METHOD FOR PROVIDING
FINANCIAL SERVICES TO CHILDREN AND..

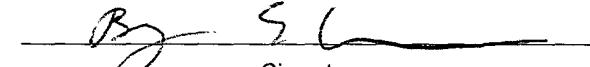
Atty Docket Number

BEU/AMBANI

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

February 2, 2001

Date



Signature

Benjamin E. Urcia, Reg. No. 33,805

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**